

Debtor 1	Gina M. Hudec	Social Security number or ITIN	xxx-xx-6541
	First Name Middle Name Last Name	EIN	__-__-_____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-_____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23180-CMB			

12/15

By the court: Carlota M. Boehm
United States Bankruptcy Judge

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gina M. Hudec
 Debtor

Case No. 19-23180-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 23

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Gina M. Hudec, 232 Carriage Blvd., Pittsburgh, PA 15239-3601
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15132524 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
 15127301 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 15103814 +KML Law Group, P.C., Attn: David Fein, Esquire, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 15140229 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 15133456 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 15103815 +PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
 15143659 +PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982,
 Cleveland, OH 44101-4982
 15107238 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15117666 +Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdel NY 14219-2553
 15120681 +United Auto Credit Corporation, P.O. Box 163049, Fort Worth, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Aug 06 2020 07:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:41 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15141988 +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2020 04:18:33 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15124088 EDI: JEFFERSONCAP.COM Aug 06 2020 07:38:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 15108369 E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 04:26:04 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15108370 E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 04:26:04
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 15132506 +EDI: JEFFERSONCAP.COM Aug 06 2020 07:38:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 15106890 EDI: Q3G.COM Aug 06 2020 07:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 15253054 EDI: AIS.COM Aug 06 2020 07:38:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr* +LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Aug 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor Gina M. Hudec attorneyspyra@dennisspyra.com,
deborah@dennisspyra.com;missdebrastone@msn.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jordan Winsor info@pinnaclesolv.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8